

**THE FTC SETTLEMENT WITH CHOICEPOINT**  
**Frequently Asked Questions**  
**December 6, 2006**

**1. I received a claim form in the mail. How was I identified?**

The FTC worked with law enforcement to identify consumers who had out-of-pocket expenses due to identity theft connected with the alleged security lapses at data broker ChoicePoint Inc. If you received a letter, it means that you were one of the consumers identified.

**2. Why didn't I receive a claim form in the mail?**

The FTC sent letters to those consumers identified by law enforcement as likely victims of identity theft related to the ChoicePoint breach. However, we realize that there may be consumers who are not part of this identified group, but who nonetheless experienced out-of-pocket losses due to identity theft.

If you believe that you have identity theft-related expenses due to the ChoicePoint breach, and you have not received a claims form in the mail by December 15, 2006, you may submit a claim by completing the form on the FTC's website – [www.ftc.gov/choicepoint](http://www.ftc.gov/choicepoint) – or calling (toll-free) 1-888-884-8772.

**3. I didn't receive a claims form in the mail but I believe I was a victim of identity theft due to the ChoicePoint breach. What should I do?**

If you have not received a claims form in the mail by December 15, 2006, you may submit a claim by completing the form on the FTC's website – [www.ftc.gov/choicepoint](http://www.ftc.gov/choicepoint) – or calling (toll-free) 1-888-884-8772.

The form must be postmarked by February 4, 2007 for consideration. Please be sure to include your name and address so that we may contact you regarding your claim.

**4. What types of expenses will be reimbursed?**

Redress is available for out-of-pocket expenses incurred due to identity theft connected with the ChoicePoint breach. Examples of eligible out-of-pocket expenses include money paid on fraudulent accounts opened in your name, the cost of ordering new checks, and the cost of obtaining a police report.

Please refer to the claims form instruction sheet available at [www.ftc.gov/choicepoint](http://www.ftc.gov/choicepoint) for additional examples of out-of-pocket expenses that may be covered by this fund.

**5. Will I be compensated for the time I spent dealing with the identity theft I experienced as a result of the ChoicePoint breach?**

We recognize that the time consumers are forced to spend dealing with the effects of identity theft is one of the most damaging aspects of the crime. Therefore the claims form asks you to estimate how much time you spent dealing with identity theft as a result of the ChoicePoint breach.

However, we need to evaluate all of the claims we receive from consumers before we can determine what expenses will or will not be compensated. Our goal is to establish a fair and equitable method for allocating the available redress funds.

6. **When will I receive a payment?**

To ensure that each eligible consumer receives an appropriate and fair allocation of the redress funds, we do not plan to authorize any payments until the entire eligible pool of consumers is identified. Once that group is identified, we will work as quickly as possible to ensure that they receive compensation for their losses.